WE CLAIM:

1. A method of paying bills using a computer, comprising the steps of:

receiving requests to pay a plurality of bills of a particular merchant on behalf of a plurality of particular consumers;

searching a database of deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by a plurality of consumers including each of the plurality of particular consumers, to identify the deposit account numbers of the deposit accounts of each of the plurality of particular consumers;

paying the plurality of bills of each of the plurality of particular consumers by a single financial instrument.

2. The method of claim 1 wherein the step of paying the plurality of bills by a single financial instrument includes the step of directing payment of the plurality of bills from funds in a deposit account of a service provider.

3. The method of claim 2 further comprising the step of:

transferring funds to the deposit account of the service provider from the deposit accounts represented by each of the identified deposit account numbers.

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1   4. The method of claim 2 wherein the step of paying the plurality of bills

2 includes the step of preparing a check written on funds in the deposit account of the service

3 provider.

1   5. The method of claim 2 wherein the step of paying the plurality of bills

2 includes the step of initiating an electronic funds transfer from funds in the deposit account

3 of the service provider.

1   6. The method of claim 3 wherein the step of transferring funds to the

2 deposit account of the service provider includes the step of preparing a draft written on funds

3 in the deposit account represented by a particular consumer's identified deposit account

4 number.

1   7. The method of claim 3, wherein the step of transferring funds to the

2 deposit account of the service provider includes the step of initiating an electronic funds

3 transfer from funds in the deposit account represented by a particular consumer's identified

4 deposit account number.

1   8. A method of paying bills using a computer, comprising the steps of:

2 receiving a request to pay a bill of a particular merchant on behalf of a

3 particular consumer;

4 searching a database of deposit account numbers, each representing a

5 respective deposit account maintained at one of a plurality of associated financial institutions

6 by one of a plurality of consumers including the particular consumer, to identify a deposit

7 account number of the deposit account of the particular consumer; and,

8 directing payment of the bill from funds in the deposit account represented

9 by the identified deposit account number.

1 9. The method of claim 8 wherein the step of directing payment of the

2 bill from funds in the deposit account further comprises the step of:

3 preparing a draft drawn on funds in the deposit account.

1 10. The method of claim 9 further comprising the step of:

2 including posting information on the draft.

1 11. The method of claim 8 wherein the step of directing payment of the

2 bill from funds in the deposit account further comprises the step of:

3 initiating an electronic funds transfer from the deposit account.

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1   12.   A method of paying bills using a computer, comprising the steps of:

2   receiving an instruction to pay a bill of a particular merchant on behalf of a

3   particular consumer;

4   searching a database having deposit account numbers, each representing a

5   respective deposit account maintained at one of a plurality of associated financial institutions

6   by a plurality of consumers including the particular consumer, to identify the deposit account

7   number of the deposit account of the particular consumer;

8   selecting a payment type; and,

9   directing payment of the bill by the type of payment selected from funds in

10   the identified deposit account.

1   13.   The method of claim 12 wherein the step of selecting a payment type

2   includes the step of comparing the amount of the bill to be paid to a predetermined amount.

1   14.   The method of claim 12 wherein the step of selecting a payment type

2   includes the step of identifying a payment type indicator associated with the particular

3   merchant.

1   15.   The method of claim 14 wherein the step of identifying a payment

2   type indicator associated with the particular merchant includes the step of searching a

3 merchant database having a payment type indicator associated with each of a plurality of

4 merchants including the particular merchant.

1 16.   The method of claim 12 further comprising the steps of:

2   receiving a deposit account number representing a deposit account maintained

3 at one of a plurality of associated financial institutions by a particular consumer;

4   storing the deposit account number in a database of deposit account numbers;

5   comparing a particular consumer's deposit account number in the deposit

6 account number database with the particular consumer's deposit account number in a

7 financial institutions database to determine if the consumer's deposit account number in the

8 deposit account number database is correct; and,

9   correcting the deposit account number if the deposit account number in the

10 deposit account number database is not correct.

1 17.   The method of claim 12 wherein said step of selecting a payment type

2 further comprises the step of:

3   selecting a payment type from a check written on funds in a deposit account

4 other than the deposit account represented by the identified deposit account number, a draft

5 written on funds in the deposit account represented by the identified deposit account number,

6 | and an electronic funds transfer of funds in the deposit account represented by the identified

7 | deposit account number;

1 | 18. The method of claim 12 further comprising the steps of:

2 | determining if the request to pay the bill is a duplicate of a previous request;

3 | and,

4 | terminating the request if the request is a duplicate request.

1 | 19. A method of paying bills using a computer, comprising the steps of:

2 | receiving a request to pay a bill of a particular merchant on behalf of a

3 | particular consumer;

4 | searching a database of deposit account numbers, each representing a

5 | respective deposit account maintained at one of a plurality of associated financial institutions

6 | by one of a plurality of consumers including the particular consumer, to identify a deposit

7 | account number of the deposit account of the particular consumer;

8 | paying the bill from funds in a deposit account of the service provider; and,

9 | transferring funds to the deposit account of the service provider from the

10 | deposit account represented by the identified deposit account number.

1 | 20. The method of claim 19 further comprising the steps of:

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2   determining if the request to pay the bill is a duplicate of a previous request;

3   and,

4   terminating the request if the request is a duplicate request.

1   21.   An article of manufacture, comprising:

2   a computer readable medium; and

3   computer software stored on the computer readable medium, the computer

4   software comprising a set of instructions directing a computer to perform the steps of:

5   receiving requests to pay a plurality of bills of a particular merchant

6   on behalf of a plurality of particular consumers;

7   searching a database of deposit account numbers, each representing

8   a respective deposit account maintained at one of a plurality of associated financial

9   institutions by a plurality of consumers including each of the plurality of particular

10   consumers, to identify the deposit account numbers of the deposit accounts of each of the

11   plurality of particular consumers; and,

12   paying the plurality of bills of each of the plurality of particular

13   consumers by a single financial instrument.

1   22.   An article of manufacture, comprising:

2   a computer readable medium; and

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3   computer software stored on the computer readable medium, the computer

4 software comprising a set of instructions directing a computer to perform the steps of:

5   receiving a request to pay a bill of a particular merchant on behalf of

6 a particular consumer;

7   searching a database of deposit account numbers, each representing

8 a respective deposit account maintained at one of a plurality of associated financial

9 institutions by one of a plurality of consumers including the particular consumer, to identify

10 a deposit account number of the deposit account of the particular consumer;

11   paying the bill from funds in a deposit account of the service provider;

12 and,

13   transferring funds to the deposit account of the service provider from

14 the deposit account represented by the identified deposit account number.

1   23. An article of manufacture, comprising:

2   a computer readable medium; and

3   computer software stored on the computer readable medium, the computer

4 software comprising a set of instructions directing a computer to perform the steps of:

5   receiving a request to pay a bill of a particular merchant on behalf of

6 a particular consumer;

7   searching a database of deposit account numbers, each representing

8   a respective deposit account maintained at one of a plurality of associated financial

9   institutions by one of a plurality of consumers including the particular consumer, to identify

10   a deposit account number of the deposit account of the particular consumer; and,

11   directing payment of the bill from funds in the deposit account

12   represented by the identified deposit account number.

1   24.   An article of manufacture, comprising:

2   a computer readable medium; and

3   computer software stored on the computer readable medium, the computer

4   software comprising a set of instructions directing a computer to perform the steps of:

5   receiving an instruction to pay a bill of a particular merchant on behalf

6   of a particular consumer;

7   searching a database having deposit account numbers, each

8   representing a respective deposit account maintained at one of a plurality of associated

9   financial institutions by a plurality of consumers including the particular consumer, to

10   identify the deposit account number of the deposit account of the particular consumer;

11   selecting a payment type; and,

12   directing payment of the bill by the type of payment selected from

13   funds in the identified deposit account.

25. A system for paying bills using a computer, comprising:

means for receiving requests to pay a plurality of bills of a particular merchant on behalf of a plurality of particular consumers;

a database of deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by a plurality of consumers including each of the plurality of particular consumers, searchable by the computer to identify the deposit account numbers of the deposit accounts of each of the plurality of particular consumers at one of the plurality of associated financial institutions;

means for paying the plurality of bills of each of the plurality of particular consumers by a single financial instrument.

26. A system for paying bills using a computer, comprising:

means for receiving a request to pay a bill of a particular merchant on behalf of a particular consumer;

a database of deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by one of a plurality of consumers including the particular consumer, searchable by the computer to identify a deposit account number of the deposit account of the particular consumer; and,

8   means for directing payment of the bill from funds in the deposit account

9   represented by the identified deposit account number.

10   27.   The system of claim 26 further comprising:

11   means for selecting a payment type.

1   28.   A system for paying bills using a computer, comprising:

2   means for receiving a request to pay a bill of a particular merchant on behalf

3   of a particular consumer;

4   a database of deposit account numbers, each representing a respective deposit

5   account maintained at one of a plurality of associated financial institutions by one of a

6   plurality of consumers including the particular consumer, searchable by the computer to

7   identify a deposit account number of the deposit account of the particular consumer;

8   means for paying the bill from funds in a deposit account of the service

9   provider; and,

10   means for transferring funds to the deposit account of the service provider

11   from the deposit account represented by the identified deposit account number.

1   29.   A system for paying bills using a computer, comprising:

2   a communications switch connected to a network for receiving requests to

3   pay a plurality of bills of a particular merchant on behalf of a plurality of particular

4   consumers;

5   a database of deposit account numbers, each representing a respective deposit

6   account maintained at one of a plurality of associated financial institutions by a plurality of

7   consumers including each of the plurality of particular consumers, searchable by the

8   computer to identify the deposit account numbers of the deposit accounts of each of the

9   plurality of particular consumers; and,

10   a computer processor in communication with the network and the database

11   for paying the plurality of bills of each of the plurality of particular consumers by a single

12   financial instrument.

1   30.   A system for paying bills using a computer, comprising:

2   a communications switch connected to a network for receiving a request to

3   pay a bill of a particular merchant on behalf of a particular consumer;

4   a database of deposit account numbers, each representing a respective deposit

5   account maintained at one of a plurality of associated financial institutions by one of a

6   plurality of consumers including the particular consumer, searchable by the computer to

7   identify a deposit account number of the deposit account of the particular consumer; and,

8   a computer processor in communication with the network and the database

9   for directing payment of the bill from funds in the deposit account represented by the

10 identified deposit account number.

1   31.   The system of claim 30 wherein the computer processor selects a

2   payment type.

3   32.   A system for paying bills using a computer, comprising:

4   a communications switch connected to a network for receiving a request to

5   pay a bill of a particular merchant on behalf of a particular consumer;

6   a database of deposit account numbers, each representing a respective deposit

7   account maintained at one of a plurality of associated financial institutions by one of a

8   plurality of consumers including the particular consumer, searchable by the computer to

9   identify a deposit account number of the deposit account of the particular consumer at one

10 of the plurality of associated financial institutions; and,

11 a computer processor in communication with the network and the database

12 for paying the bill from funds in a deposit account of the service provider and transferring

13 funds to the deposit account of the service provider from the deposit account represented by

14 the identified deposit account number.

1   33.   A database for use with a system for paying bills using a computer,

2   comprising:

3   deposit account numbers, each representing a respective deposit account

4   maintained at one of a plurality of associated financial institutions by one of a plurality of

5   consumers including the particular consumer, the database being searchable by the computer

6   to identify a deposit account number of the deposit account of the particular consumer at one

7   of the plurality of associated financial institutions.

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